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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/845,396	04/30/2001	Wayne L. Randell	CNR 5510	2724
321	7590	03/03/2006	EXAMINER	
SENNIGER POWERS ONE METROPOLITAN SQUARE 16TH FLOOR ST LOUIS, MO 63102			LIVERSEDGE, JENNIFER L	
			ART UNIT	PAPER NUMBER
			3628	
DATE MAILED: 03/03/2006				

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.		Applicant(s)	
	09/845,396		RANDELL ET AL.	
	Examiner		Art Unit	
	Jennifer Liversedge		3628	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 30 April 2001.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-47 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-47 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☒ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 30 April 2001 is/are: a) ☐ accepted or b) ☒ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date <u>4/30/01</u> | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Specification

The disclosure is objected to because of the following informalities:

Page 2, line 20, the phrase "payment electronic" is grammatically incorrect in the context of the sentence.

Page 6, line 2, the word "including" is missing between "information" and "credit".

Page 12, lines 10 and 11, the word "and" is missing between 112 and 114. This error is noted throughout the specification.

Page 13, line 1, it is unclear what the reference to Item 114 is for as it is not shown on the drawing nor discussed further in the specification.

Appropriate action is required.

Drawings

The drawings are objected to as failing to comply with 37 CFR 1.84(p)(5) because they include the following reference character(s) not mentioned in the description: Item 412 on Figure 4.

Further, the drawings are objected to because:

Figure 1, Item 110 should be labeled "second user".

Corrected drawing sheets in compliance with 37 CFR 1.121(d) are required in reply to the Office action to avoid abandonment of the application. Any amended replacement drawing sheet should include all of the figures appearing on the immediate prior version of the sheet, even if only one figure is being amended. The figure or figure

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number of an amended drawing should not be labeled as "amended." If a drawing figure is to be canceled, the appropriate figure must be removed from the replacement sheet, and where necessary, the remaining figures must be renumbered and appropriate changes made to the brief description of the several views of the drawings for consistency. Additional replacement sheets may be necessary to show the renumbering of the remaining figures. Each drawing sheet submitted after the filing date of an application must be labeled in the top margin as either "Replacement Sheet" or "New Sheet" pursuant to 37 CFR 1.121(d). If the changes are not accepted by the examiner, the applicant will be notified and informed of any required corrective action in the next Office action. The objection to the drawings will not be held in abeyance.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

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2-28-06
4/

Claims 1-5, 13-17, 24, 27-29, 35-³¹~~36~~, 41, and 44-47 are rejected under 35 U.S.C. 103(a) as being unpatentable over U.S. Patent No. 6,032,132 to Nelson (further referred to as Nelson).

Regarding claims 1, 13 and 45, Nelson discloses a method, computer-readable medium comprising computer-executable instructions, and system for electronically presenting and granting payment of invoices (column 2, lines 1-10 and 55-65; column 4, lines 54-57) comprising:

a) generating and storing an invoice at a biller (column 1, line 53 – column 2, line 54);

b) making the invoice electronically available to a customer entity (column 2, lines 55-64; column 9, lines 58-65);

c) enabling a first user associated to the customer entity to approve the invoice (column 10, lines 7-12 and lines 43-50);

d) enabling a second user associated to the customer entity to authorize payment of the invoice, the second user being distinct from the first user (column 10, lines 7-12 and lines 43-50);

e) transmitting over a network from the first user to the biller a data element indicating that payment of the invoice has been approved (column 10, lines 57-59 and Figure 9);

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f) transmitting over a network from the second user to the biller a data element indicative that payment of the invoice has been authorized (column 10, lines 57-59 and Figure 9);

g) detecting granting of payment of the invoice at the biller when payment of the invoice has been approved and authorized (column 10, line 57- column 11, line14).

Nelson discloses levels of hierarchy, in which users have varying degrees of authority based on the nature and value of the invoice. While Nelson does not specifically use the terms "approval" and "authorization", it would be obvious to one of ordinary skill in the art that if a lower level hierarchy individual were not allowed to authorize full payment for an invoice, but was required and given authority to approve the invoice prior to the invoice subsequently being routed to a higher hierarchy level member for authorization, then the methods are one and the same using different terminology. The lower level hierarchy individual is approving the invoice and the higher hierarchy individual is authorizing payment. The motivation is that the lower hierarchy individual is "closer" to the invoice, in terms of daily business operations. This lower level individual can approve the invoice as being consistent with what goods or services were in fact rendered. Upper management is not going to be involved with the daily operations on this level, but they have signatory privileges to authorize payment when they are assured by their subordinates that in fact the good and/or services were rendered as cited on the invoice.

Regarding claim 2, Nelson discloses a method wherein the second user is enabled to authorize payment of the invoice subsequent the data element indicating that payment of the invoice has been approved being received at the biller (page 10, lines 7-12 and lines 43-59; Figure 9).

Regarding claim 3, Nelson discloses a method further comprising electronically transmitting the invoice over a network (column 5, lines 8-13).

Regarding claim 4, Nelson discloses a method further comprising electronically transmitting the invoice over the Internet (page 5, lines 13-15).

Regarding claim 5, Nelson discloses a method wherein the first user has payment approval privileges and the second user has payment authorization privileges (column 10, lines 7-12 and lines 43-50). The motivation for selected terminology choices and the explanation thereof is the same as that provided in claim 1.

Regarding claim 14, Nelson discloses a computer readable medium having further computer-executable instructions for enabling the second user to specify payment instructions including an amount to be paid on the invoice (column 10, lines 30-67).

Regarding claim 15, Nelson discloses a computer-readable medium having further computer-executable instructions for presenting the invoice to the customer entity through a graphical user interface (column 5, lines 29-49).

Regarding claim 16, Nelson discloses a computer-readable medium wherein the second user is enabled to authorize payment of the invoice subsequent the data element indicating that payment of the invoice has been approved being received at the biller (page 10, lines 7-12 and lines 43-59; Figure 9).

Regarding claim 17, Nelson discloses a method for granting payment of an invoice over a network, the invoice having been issued by a biller entity to a customer entity (column 2, lines 1-10 and 55-65; column 4, lines 54-57), the method comprising:

- a) transmitting a first data element indicating that payment of the invoice has been approved by a first user associated to the customer entity to the biller (column 10, lines 57-59 and Figure 9);

- b) transmitting a second data element indicating that payment of the invoice has been authorized by a second user associated to the customer entity to the biller entity (column 10, lines 57-59 and Figure 9);

payment of the invoice being granted by the customer entity when the first data element and the second data element have been transmitted to the biller, indicating that the invoice has been approved and authorized (column 10, line 57- column 11, line 14).

Nelson discloses levels of hierarchy, in which users have varying degrees of authority based on the nature and value of the invoice. While Nelson does not specifically use the terms "approval" and "authorization", it would be obvious to one of ordinary skill in the art that if a lower level hierarchy individual were not allowed to authorize full payment for an invoice, but was required and given authority to approve the invoice prior to the invoice subsequently being routed to a higher hierarchy level member for authorization, then the methods are one and the same using different terminology. The lower level hierarchy individual is approving the invoice and the higher hierarchy individual is authorizing payment. The motivation is that the lower hierarchy individual is "closer" to the invoice, in terms of daily business operations. This lower level individual can approve the invoice as being consistent with what goods or services were in fact rendered. Upper management is not going to be involved with the daily operations on this level, but they have signatory privileges to authorize payment when they are assured by their subordinates that in fact the good and/or services were rendered as cited on the invoice.

Regarding claims 5 and 24, Nelson discloses a method wherein the first user has payment approval privileges and the second user has payment authorization privileges (column 10, lines 7-12 and lines 43-50). The motivation for selected terminology choices and the explanation thereof is the same as that provided in claims 1 and 17.

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Regarding claim 27, Nelson discloses a method for handling an invoice over a network, the invoice having been issued by a biller entity to a customer entity (column 2, lines 1-10 and 55-65; column 4, lines 54-57), the method comprising:

- a) receiving over the network at a biller entity a first instruction data element for modifying an approval status data element associate to the invoice (column 10, lines 57-59 and Figure 9);

- b) receiving over the network at a biller entity a second instruction data element for modifying an authorization status data element associated to the invoice (column 10, lines 57-59 and Figure 9);

- c) detecting granting of payment of the invoice at the biller entity when:

- i) the approval status data element is indicative of payment approval (column 10, line 57- column 11, line14); and

- ii) the authorization status data element is indicative of payment authorization (column 10, line 57- column 11, line14).

Nelson discloses levels of hierarchy, in which users have varying degrees of authority based on the nature and value of the invoice. While Nelson does not specifically use the terms "approval" and "authorization", it would be obvious to one of ordinary skill in the art that if a lower level hierarchy individual were not allowed to authorize full payment for an invoice, but was required and given authority to approve the invoice prior to the invoice subsequently being routed to a higher hierarchy level member for authorization, then the methods are one and the same using different terminology. The lower level hierarchy individual is approving the invoice and the higher

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hierarchy individual is authorizing payment. The motivation is that the lower hierarchy individual is "closer" to the invoice, in terms of daily business operations. This lower level individual can approve the invoice as being consistent with what goods or services were in fact rendered. Upper management is not going to be involved with the daily operations on this level, but they have signatory privileges to authorize payment when they are assured by their subordinates that in fact the good and/or services were rendered as cited on the invoice.

Regarding claim 35, Nelson discloses a computer readable medium comprising a program element suitable for execution by a computing apparatus for processing an invoice over a network, the invoice being issued by a biller entity to a customer entity (column 2, lines 1-10 and 55-65; column 4, lines 54-57), the computing apparatus comprising:

- a) a memory unit (column 2, lines 1-10);
- b) a processor operatively connected to said memory unit, said program element, when executing on said processor (column 2, lines 1-10 and 55-65; column 4, lines 54-57), being operative for:
 - i) receiving a first data element associated to the invoice, the first data element indicating that payment of the invoice has been approved (column 10, lines 57-59 and Figure 9);

ii) receiving a second data element associated to the invoice, the second data element indicating that payment of the invoice has been authorized (column 10, lines 57-59 and Figure 9);

iii) detecting granting of payment of the invoice when the first data element and the second data element have been received, indicating that the invoice has been approved and authorized (column 10, line 57- column 11, line 14).

Nelson discloses levels of hierarchy, in which users have varying degrees of authority based on the nature and value of the invoice. While Nelson does not specifically use the terms "approval" and "authorization", it would be obvious to one of ordinary skill in the art that if a lower level hierarchy individual were not allowed to authorize full payment for an invoice, but was required and given authority to approve the invoice prior to the invoice subsequently being routed to a higher hierarchy level member for authorization, then the methods are one and the same using different terminology. The lower level hierarchy individual is approving the invoice and the higher hierarchy individual is authorizing payment. The motivation is that the lower hierarchy individual is "closer" to the invoice, in terms of daily business operations. This lower level individual can approve the invoice as being consistent with what goods or services were in fact rendered. Upper management is not going to be involved with the daily operations on this level, but they have signatory privileges to authorize payment when they are assured by their subordinates that in fact the good and/or services were rendered as cited on the invoice.

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Regarding claims 28 and 36-37, Nelson discloses a method and computer readable medium wherein said authorization status data element (second data element) is indicative of either one of payment authorization (approval) and/or absence of payment authorization (approval) by the customer entity (column 2, lines 55-66; column 10, lines 30-60).

Regarding claim 29, Nelson discloses a method and computer readable medium wherein said approval status data element (first data element) is indicative of either one of payment approval or absence of payment approval by the customer entity (column 2, lines 55-66; column 10, lines 30-60).

Regarding claim 41, Nelson discloses an electronic invoice presentment and payment remittance system including a network, a biller computing unit with computer readable medium, a first customer computing unit with computer readable medium, a second customer computing unit with computer readable medium, the computer readable media having computer-executable instructions for (column 2, lines 1-10 and lines 55-66; column 4, lines 54-61; column 5, lines 8-49):

a) operatively linking the biller computing unit and customer computing unit to the network (column 5, lines 8-47);

b) generating an invoice at the biller computing unit (column 1, line 53 – column 2, line 54);

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c) making the invoice electronically available to the first customer computing unit over the network (column 2, lines 55-64; column 9, lines 58-65);

d) facilitating entry of approval instructions at the first customer computing unit and following said entry, routing the approval instructions to the biller computing unit (column 2, lines 55-59; column 10, lines 7-12 and lines 43-50; Figure 9);

e) making the invoice electronically available to the second customer computing unit over the network (column 2, lines 55-59; column 10, lines 7-12 and lines 43-50; Figure 9);

f) facilitating entry of authorization instructions at the second customer computing unit and following said entry, routing the authorization instructions to the biller computing unit (column 2, lines 55-59; column 10, lines 7-12, lines 43-57 – column 11, line 14; Figure 9);

g) detecting granting of payment of the invoice at the biller entity when the following conditions are satisfied:

i) the approval instructions from the first customer computing unit indicate that the invoice has been approved; and ii) the authorization instructions from the second customer computing unit indicate that the invoice has been authorized (column 10 line 57-column 11, line 14).

Nelson discloses levels of hierarchy, in which users have varying degrees of authority based on the nature and value of the invoice. While Nelson does not specifically use the terms “approval” and “authorization”, it would be obvious to one of ordinary skill in the art that if a lower level hierarchy individual were not allowed to

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authorize full payment for an invoice, but was required and given authority to approve the invoice prior to the invoice subsequently being routed to a higher hierarchy level member for authorization, then the methods are one and the same using different terminology. The lower level hierarchy individual is approving the invoice and the higher hierarchy individual is authorizing payment. The motivation is that the lower hierarchy individual is "closer" to the invoice, in terms of daily business operations. This lower level individual can approve the invoice as being consistent with what goods or services were in fact rendered. Upper management is not going to be involved with the daily operations on this level, but they have signatory privileges to authorize payment when they are assured by their subordinates that in fact the good and/or services were rendered as cited on the invoice.

Regarding claim 44, Nelson discloses a system wherein the invoice is made electronically available to the second customer computing unit subsequent the receipt of approval instructions at the biller computing unit, the approval instructions from the first customer unit indicating that the invoice has been approved) column 10, lines lines 7-12 and lines 43-60).

Regarding claim 46, Nelson discloses a method for electronically presenting and granting payment of invoices (column 2, lines 1-10 and 55-65; column 4, lines 54-57) comprising:

- a) generating an invoice at a biller (column 1, line 53 – column 2, line 54);

b) making the invoice electronically available to a customer entity (column 2, lines 55-64; column 9, lines 58-65);

c) enabling a plurality of users associated to the customer entity to complete respective stages of a multi-stage invoice handling process (column 10, lines 7-12 and lines 43-50);

d) transmitting to the biller from said plurality of users data elements indicating that respective stages of a multi-stage invoice handling process have been completed (column 10, lines 57-59 and Figure 9);

e) detecting granting of payment of the invoice at the biller when the data elements, indicative that respective invoice processing stages have been completed, are received at the biller and indicate that the multi-stage invoice handling process has been completed (column 10, line 57- column 11, line14).

Nelson discloses levels of hierarchy, in which users have varying degrees of authority based on the nature and value of the invoice. While Nelson does not specifically use the terms "approval" and "authorization", it would be obvious to one of ordinary skill in the art that if a lower level hierarchy individual were not allowed to authorize full payment for an invoice, but was required and given authority to approve the invoice prior to the invoice subsequently being routed to a higher hierarchy level member for authorization, then the methods are one and the same using different terminology. The lower level hierarchy individual is approving the invoice and the higher hierarchy individual is authorizing payment. The motivation is that the lower hierarchy individual is "closer" to the invoice, in terms of daily business operations. This lower

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level individual can approve the invoice as being consistent with what goods or services were in fact rendered. Upper management is not going to be involved with the daily operations on this level, but they have signatory privileges to authorize payment when they are assured by their subordinates that in fact the good and/or services were rendered as cited on the invoice.

Regarding claim 47, Nelson discloses a method wherein the multi-stage invoice handling process includes a first stage and a second stage, the method further comprising:

a) enabling a first user to complete the first stage; b) enabling a second user to complete the second stage subsequent the data element indicating that the first stage has been completed being received at the biller (column 10, lines 43-59).

Claims 6-9, 18-22, 30-33 and 38-39 are rejected under 35 U.S.C. 103(a) as being unpatentable over Nelson, and further in view of Pub. No. US 2002/0116334 A1 to Bennett et al (further referred to as Bennett).

Regarding claim 6, Nelson does not disclose a method further comprising preventing a given user having neither payment approval privileges nor payment authorization privileges from accessing the invoice. However, Bennett discloses a method further comprising preventing a given user having neither payment approval privileges nor payment authorization privileges from accessing the invoice (page 2,

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paragraph 25 - page 3, paragraph 27). It would be obvious to one of ordinary skill in the art to combine restricting unauthorized users as disclosed by Bennett with the electronic hierarchy structured bill payment system as disclosed by Nelson. The motivation would be to use passwords to control access to billing files for which individuals do not have access. Individuals who do not have authority to approve or authorize invoices do not require access to such files and should therefore not be allowed access, as is commonly addressed through user identifications and passwords. If such a system to control access were not in place, the use of hierarchies would lose their effectiveness.

Regarding claims 8-9, 18-19 and 30-31 Nelson does not disclose a method further comprising:

a) processing an identifier associated with the first (and second) users to determine if the first and second users have payment approval (payment authorization) privileges; b) preventing the processing of payment of the invoice if the first (and second) users do not have payment approval (authorization) privileges.

However, Bennett discloses a) processing an identifier associated with the first (and second) users to determine if the first and second users have payment approval (payment authorization) privileges; b) preventing the processing of payment of the invoice if the first (and second) users do not have payment approval (authorization) privileges (page 2, paragraph 25 - page 3, paragraph 27).

It would be obvious to one of ordinary skill in the art to combine restricting unauthorized users as disclosed by Bennett with the electronic hierarchy structured bill

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payment system as disclosed by Nelson. The motivation would be to use passwords to control access to billing files for which individuals do not have access. Individuals who do not have authority to approve or authorize invoices do not require access to such files and should therefore not be allowed access, as is commonly addressed through user identifications and passwords. If such a system to control access were not in place, the use of hierarchies would lose their effectiveness.

Regarding claims 7 and 32, Nelson does not disclose a method wherein the first user and the second user reside in geographically remote locations. However, Bennett discloses a method wherein the first user and the second user reside in geographically remote locations (page 1, paragraph 4; page 2, paragraphs 19-20). It would be obvious to one of ordinary skill in the art to combine the ability of individuals to be located in remote locations as disclosed by Bennett with the electronic bill payment system as disclosed by Nelson. The motivation would be that by using the World Wide Web and Internet, e-commerce can be conducting across business locations, and users anywhere could be part of the approval and authorization process, regardless of their physical location and by offering a system using the World Wide Web and Internet, a more efficient and expedient means of conducting business functions such as approving and authorizing invoices can be achieved.

Regarding claim 20, Nelson discloses a method wherein the second user is distinct from the first user (column 10, lines 7-12 and lines 43-50).

Regarding claims 21 and 33, Nelson discloses a method wherein the network is a global computer network (column 5, lines 7-48).

Regarding claim 22, Nelson does not disclose a method wherein the first user and the second user reside in geographically remote locations and are associated to a first computer terminal and a second computer terminal respectively, each of said first computer terminal and said second computer terminal having a respective link established between itself and a computing apparatus associated to the biller entity.

However, Bennett discloses a method wherein the first user and the second user reside in geographically remote locations and are associated to a first computer terminal and a second computer terminal respectively, each of said first computer terminal and said second computer terminal having a respective link established between itself and a computing apparatus associated to the biller entity (page 1, paragraph 4; page 2, paragraphs 19-20 and 24).

It would be obvious to one of ordinary skill in the art to combine the ability of individuals to be located in remote locations as disclosed by Bennett with the electronic bill payment system as disclosed by Nelson. The motivation would be that by using the World Wide Web and Internet, e-commerce can be conducting across business locations, and users anywhere could be part of the approval and authorization process, regardless of their physical location and by offering a system using the World Wide Web

and Internet, a more efficient and expedient means of conducting business functions such as approving and authorizing invoices can be achieved.

Regarding claims 38-39 Nelson does not disclose a computer readable medium wherein said memory unit is for storing an entry associated to the customer entity, the entry including at least one record, the record having an identifier associated to a user of a first type having payment approval privileges, said program element when executing on said processor being operative for:

i) receiving a first (and second) user identifier associated to a first (and second) user having issued said first (and second) data element; ii) processing said first (and second) user identifier at least on part on the basis of the identifier in the record to determine whether the first (and second) users have payment approval (payment authorization) privileges; iii) preventing the detection of the granting of payment if the first (and second) users do not have payment approval (authorization) privileges.

However, Bennett discloses i) receiving a first (and second) user identifier associated to a first (and second) user having issued said first (and second) data element; ii) processing said first (and second) user identifier at least on part on the basis of the identifier in the record to determine whether the first (and second) users have payment approval (payment authorization) privileges; iii) preventing the detection of the granting of payment if the first (and second) users do not have payment approval (authorization) privileges (page 2, paragraph 25 - page 3, paragraph 27).

It would be obvious to one of ordinary skill in the art to combine restricting unauthorized users as disclosed by Bennett with the electronic hierarchy structured bill payment system as disclosed by Nelson. The motivation would be to use passwords to control access to billing files for which individuals do not have access. Individuals who do not have authority to approve or authorize invoices do not require access to such files and should therefore not be allowed access, as is commonly addressed through user identifications and passwords. If such a system to control access were not in place, the use of hierarchies would lose their effectiveness.

Claims 10, 23, 34, 40 and 42-43 are rejected under 35 U.S.C. 103(a) as being unpatentable over Nelson, and further in view of Pub. No. US 2002/0120559 A1 to O'Mara et al. (further referred to as O'Mara).

Regarding claims 10, 23, 34, 40 and 42, Nelson does not disclose a method further comprising enabling the second user to provide payment remittance information including data selected from the set consisting of a credit card number, an authorization to debit a bank account, wire transfer information, direct deposit information and an indication that a check will be mailed. However, O'Mara discloses a method further comprising enabling a user to provide payment remittance information including data selected from the set consisting of a credit card number, an authorization to debit a bank account, wire transfer information, direct deposit information and an indication that a check will be mailed (page 1, paragraphs 4 and 9). It would be obvious to one of ordinary skill in the art to combine the use of old and well known sources of payment as

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disclosed by O'Mara with the electronic bill payment system as disclosed by Nelson.

The motivation would be to enable users to provide payment using a multitude of payment sources known within the field of commerce.

Regarding claim 43, Nelson discloses a system wherein the payment instructions include a payment amount (column 9, line 65-column 10, line 56).

Claims 11-12 and 25-26 are rejected under 35 U.S.C. 103(a) as being unpatentable over Nelson, and further in view of U.S. Patent No. 6,826,542 B1 to Virgin et al. (further referred to as Virgin).

Regarding claims 11 and 25, Nelson does not disclose a method wherein the invoice is associated to a given category selected from a plurality of categories, the first user having respective privileges associated to the respective categories, the first user having payment approval privileges associated to the given category selected from a plurality of categories.

However, Virgin discloses a method wherein the invoice is associated to a given category selected from a plurality of categories, the first user having respective privileges associated to the respective categories, the first user having payment approval privileges associated to the given category selected from a plurality of categories (column 10, lines 27-56; column 11, lines 6-25).

It would be obvious to one of ordinary skill in the art to combine the use of categories as disclosed by Virgin with the electronic hierarchy structured bill payment system as disclosed by Nelson. The motivation would be route certain invoices by category to certain approvers and authorizers based on their department or group or area of expertise.

Regarding claims 12 and 26, Nelson does not disclose a method wherein the second user has respective privileges associated to respective categories, the second user having payment authorization privileges associated to the given category selected from a plurality of categories.

However, Virgin discloses a method wherein the second user has respective privileges associated to respective categories, the second user having payment authorization privileges associated to the given category selected from a plurality of categories (column 10, lines 27-56; column 11, lines 6-25).

It would be obvious to one of ordinary skill in the art to combine the use of categories as disclosed by Virgin with the electronic hierarchy structured bill payment system as disclosed by Nelson. The motivation would be route certain invoices by category to certain approvers and authorizers based on their department or group or area of expertise.

Conclusion

Any inquiry concerning this communication should be directed to Jennifer Liversedge whose telephone number is 571-272-3167. The examiner can normally be reached on Monday – Friday, 8:30 – 5 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Sam Sough can be reached at 571-272-6799. The fax number for the organization where the application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Jennifer Liversedge

Examiner

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